

Information to identify the case:

Debtor 1	<u>Timothy S. Walsh</u>	Social Security number or ITIN	xxx-xx-8118
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-23066-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Timothy S. Walsh

1/17/18

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Timothy S. Walsh
 Debtor

Case No. 17-23066-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Jan 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2018.

db
 14683268 #+Timothy S. Walsh, 11017 Azalea Drive, Pittsburgh, PA 15235-1819
 14683273 Aegis Sciences Corporation, PO Box 645463, Cincinnati, OH 45264-5463
 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
 (address filed with court: Columbia Gas, POB 742537, Cincinnati, OH 45274-2537)
 14683276 CWSA, 1012 Fifth Avenue, Coraopolis, PA 15108-1894
 14683271 #+Central Credit Services, LLC, 20 Corporate Hills Drive, Saint Charles, MO 63301-3749
 14683280 John Paul Piccolo, DMD, 522 Beaver Street, Sewickley, PA 15143-1779
 14683281 +KML Law Group, P.C., Suite 5000 - BNY Independence Center, 701 Market Street,
 Philadelphia, PA 19106-1538
 14683282 +Krystle Walsh, 3106 McKinley Avenue, Aliquippa, PA 15001-4525
 14683285 Nissan-Infiniti LT, PO Box 660366, Dallas, TX 75266-0366
 14683289 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 14683287 +Patrick Walsh, 1610 Vance Avenue, Coraopolis, PA 15108-2132
 14683288 +Pioneer/Mac Inc., 3240 E. Tropicana, Las Vegas, NV 89121-7316
 14667928 +Verizon, 507 Prudential Road, Horsham, PA 19044-2308

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 18 2018 01:45:28 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

14683269 Harrisburg, PA 17128-0946
 +EDI: GMACFS.COM Jan 18 2018 01:43:00 Ally Financial, P.O. Box 380901,
 Minneapolis, MN 55438-0901
 14683270 EDI: CAPITALONE.COM Jan 18 2018 01:43:00 Capital One Bank, P.O. Box 85015,
 Richmond, VA 23285
 14683284 EDI: CBSAAFES.COM Jan 18 2018 01:43:00 Military Star, 3911 S. Walton Walker Blvd.,
 Dallas, TX 75236
 14683272 E-mail/Text: bankruptcy@clearviewfcu.org Jan 18 2018 01:45:38 Clearview FCU,
 8805 University Boulevard, Coraopolis, PA 15108-2580
 14683274 +EDI: CCS.COM Jan 18 2018 01:43:00 Credit Collection Services, 725 Canton Street,
 Norwood, MA 02062-2679
 14683275 +EDI: CREDPROT.COM Jan 18 2018 01:43:00 Credit Protection Association,
 13355 Noel Road, Suite 2100, Dallas, TX 75240-6837
 14683277 EDI: IRS.COM Jan 18 2018 01:43:00 Department of the Treasury, Internal Revenue Service,
 AUR CORR 5-E08-113, Philadelphia, PA 19255-0521
 14683278 E-mail/Text: kborkley@bernsteinlaw.com Jan 18 2018 01:46:03 Duquesne Light, PO Box 67,
 Pittsburgh, PA 15267-0001
 14683279 E-mail/Text: bknotice@erccollections.com Jan 18 2018 01:45:43
 Enhanced Recovery Company, LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
 14683283 E-mail/Text: camanagement@mtb.com Jan 18 2018 01:45:11 M&T Bank, 1100 Wehrle Drive,
 Buffalo, NY 14240
 14683286 +EDI: AGFINANCE.COM Jan 18 2018 01:43:00 One Main, 100 International Drive,
 Baltimore, MD 21202-4681
 14683290 E-mail/Text: bankruptcydepartment@tsico.com Jan 18 2018 01:46:01 Transworld Systems, Inc.,
 PO Box 15110, Wilmington, DE 19850-5110
 14683292 +EDI: VERIZONEAST.COM Jan 18 2018 01:43:00 Verizon, 500 Technology Drive,
 Weldon Spring, MO 63304-2225

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr LakeView Loan Servicing, LLC
 14683291* +Verizon, 507 Prudential Road, Horsham, PA 19044-2308

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 27

Date Rcvd: Jan 17, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2018 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@bernsteinlaw.com,
acarr@ecf.courtdrive.com;cwirick@ecf.courtdrive.com
James Warmbrodt on behalf of Creditor LakeView Loan Servicing, LLC bkgroup@kmlawgroup.com
Jeffrey J. Sikirica trusteesikirica@consolidated.net, PA59@ecfcbis.com
Matthew M. Herron on behalf of Debtor Timothy S. Walsh mmh@thedebedtctors.com,
hgs@thedebedtctors.com;alb@thedebedtctors.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5